Electronic Version
Stylesheet Version v1.1.1

Claims

[c1] Having thus described the invention regarding what is claimed as new and desired to be secured by Letters Patent is as follows: Claim I. It is claimed that this present invention is a computer implemented method for accurately determining the presence or absence of insurance on an object of value comprising the first step of data extraction at insurer site or other site on behalf of insurer and transmission of said extracted data to a dedicated database for maintenance of same. A) The method of Claim 1, wherein, A software system supplied to insurers provides a method of extracting selected data fields from a data stream or data base, said data stream or data base including code for providing a plurality of reports having at least one of a plurality of report formats, said method comprising the steps of: i.) providing an extraction database including report format information for at least one of said plurality of report formats, said report format information comprising at least two extractable fields of which one represents current status, having a data position associated therewith indicating the position at which said at least two extractable fields are provided in the corresponding report format; ii.) pre-

senting a data stream or file, which may be a file data stream or file or a report (print) data stream or file; iii.) analyzing said presented data stream or file for the presence of a first report having a first report format; iv.) retrieving from said extraction database the report format information associated with said first report format; v.) searching said data stream or file for a data field to be reported or printed at the report or print position associated with said at least two extractable fields in the retrieved report format information; and vi.) extracting the contents of said data fields; vii.) whereby the data fields available to be extracted from said data stream or file may be updated by updating said extraction database. B) The method of claim 1, wherein,i.) said report format information comprises a plurality of extractable fields and associated field positions, and, ii.) said method further comprises the steps of selecting at least two extractable fields, of which one represents current status, from said plurality of extractable fields, and, iii.) said searching step comprises searching said data stream or database file for data fields to be reported at the position associated with the selected extractable fields. C) The method of claim 1, wherein, i.) each of said plurality of reports has a report type and a report version and, ii.) said report format information further comprises a report type having associated therewith at least one report version,

said method comprising the sub steps of: a.) analyzing said presented data stream or file for the report type and the report version of said first report; and, b.) retrieving from said extraction database said report field position of said at least two extractable fields, of which one represents current status, associated with the report type and report version of said first report. D) The method of claim 1, wherein said data stream or file includes at least two data field types, and, said method further includes the step of identifying at least two data field types in said presented data stream or database file. E) The method of claim 1, wherein a method of defining an extraction database for use in extracting selected data fields from a data stream or database file, said data stream or database file including report code for reporting a plurality of reports having at least one of a plurality of report formats, said method comprising the steps of: i.) presenting a sample data stream or database file including report code for a sample report having a sample report format, said sample report format including fields at characteristic report or print positions; ii.) searching said sample data stream or database file for all fields to be reported in said sample report; iii.) presenting said fields on a display monitor as candidate fields for inclusion in said extraction database; iv.) providing means for a user to select at least two of said candidate fields as

extractable fields; v.) storing the at least two candidate fields selected by the user together with the associated characteristic report position as an extractable field associated with said sample report format, thereby to form said extraction database. F) The method of claim 1, wherein a method of preparing a document for data extraction is provided comprising the steps of: i.) identifying in said document a plurality of groups of data; ii.) assigning a characteristic signature to each group of said plurality; iii.) recording the position of each said signature; iv.) identifying at least two extractable fields in each said group; and v.) recording the position of each said extractable field relative to the signature of the respective group containing each said extractable field. G) The method of claim 1, which will be one or more of three prior art methods, to wit: parametric information extraction, (known as "PIE", and perhaps best seen in prior art including patent 4,965,763 to Zamora), or extraction from fixed-file positions if populated, and if data meets pre-established requirements, (and is described in more detail in Illustrative Embodiments in this document), and/or Print/Report Stream File Extraction, wherein a method of locating a floating field in a data stream or database is provided, said floating field having a first fixed coordinate and floating in a second coordinate, comprising the steps of: i.) parsing said report data

stream to find the coordinates of all text data fields included therein; ii.) partitioning the X and Y-axes of each element, section or page in said report data stream into intervals; iii.) defining an X-hash table and a Y-hash table for each element, section or page in said data stream, said X-hash table including cells corresponding to said X-axis partitions and said Y-hash table including cells corresponding to said Y-axis partitions; iv.) assigning each said text data field on a file page to the X-hash table and Y-hash table for the file page based on the cells containing the X and Y coordinates of said data field; v.) identifying the cell containing said fixed coordinate of said floating field; and vi.) searching only said identified cell for said floating field. H) The methods of the above referenced claims, 1., A, through G., wherein this process occurs in insurance underwriting, at least two of the previously referenced extracted fields, one of which represents current status, predetermined by insurer and/or governmental regulation, shall be randomly assigned a random unique identifier (also assigned at random), from a pool of available random unique identifiers provided to said insurer and located in the extraction database. i.) This unique identifier, (to be referred to as the "UC" or "Unique Code" and it is a unique identifier that will never be reused), to then be recorded, as an individual file, which will also include these and other ex-

tracted fields regarding this transaction, in the first of two extraction databases. ii.) This process and the subsequent files collected to be referred to as "FEG" or "Front End Gleaner". iii.) Said files to be published at a time chosen by insurer and/or governmental entity with regulatory authority, to the dedicated database for later access as discussed in claim 5., following. I) The methods of the above referenced claims, 1. A through G, wherein this process occurs in insurance notification reporting and at least two or more extracted fields, predetermined by insurer and/or governmental jurisdiction, but in all cases, one of which shall be a "suspension", a "termination" or a "cancellation" status notification, (any of which are referred to as a "deactivation"), and one of which shall be either the policy number, the manufacturer's identification number or the UC, shall be extracted and recorded as a separate file in this second extraction database. i.) This process and the results of said process, (the extracted files), shall be referred to as the "REG", or "Rear End Gleaner". ii.) Said files, and also files from "FEG" or "Front End Gleaner" as referenced above in 1. A through G, to be published at a time chosen by insurer and/or governmental entity with regulatory authority to the dedicated database mentioned elsewhere in these claims, (Abstract and elsewhere), by the same means and processes as said insurer currently utilizes

now for required government reporting or by similar methods of insurer's choice, including, but not limited to FTP, x.12, x.25 and similar electronic means and methods, to the previously referenced dedicated database. J) The methods of the above referenced claims, 1. A through I), wherein any and all process sites for insurer data remains at discretion of said insurer, provided such site has the system software provided by the present invention. i.) Likewise, insurer, except for specific government regulated requirements, and the automatic assignment of unique identifier, maintains total control over the software, and, ii.) insurer can activate or deactivate any automated element, and, iii.) insurer can operate any element in a manual mode at will, and, iv.) can choose to send files to dedicated database referenced in 2., below or to a government entity by choice or requirement. In all cases, the present invention will extract data fields, assign unique identifiers, record suspensions, terminations and cancellations, and provide both reporting and access for same in the manner described previously in 1. A through I, except that the FEG and REG functions are combined. The present invention is not limited to use in any particular site or type of site but is applicable to all types of reporting regarding insurance status.

[c2] 2. It is claimed that this present invention is a computer

implemented method for accurately determining the presence or absence of insurance on an object of value comprising the first step of data extraction at government site responsible for intake, initial processing, maintenance, and reporting of registration data, and transmission of said extracted data to dedicated database for maintenance of same: A) The method of Claim 2, wherein, A software system supplied to government entity provides a method of extracting selected data fields from a data stream or database, said data stream or database including code for providing a plurality of reports having at least one of a plurality of report formats, said method comprising the steps of: i.) providing an extraction database including report format information for at least one of said plurality of report formats, said report format information comprising at least two extractable fields having a data position associated therewith indicating the position at which said at least two extractable fields are provided in the corresponding report format; ii.) presenting a data stream, which may be a file data stream or a print data stream; iii.) analyzing said presented data stream for the presence of a first report having a first report format; iv.) retrieving from said extraction database the report format information associated with said first report format; v.) searching said data stream or database for a data field to

be reported or printed at the report or print position associated with said at least two extractable fields in the retrieved report format information; and vi.) extracting the contents of said data fields; vii.) whereby the data fields available to be extracted from said data stream or database may be updated by updating said extraction database. B) The method of claim 2, wherein, i.) said report format information comprises a plurality of extractable fields and associated field positions, and, ii.) said method further comprises the steps of selecting at least two extractable fields, of which one represents current status, from said plurality of extractable fields, and, iii.) said searching step comprises searching said data stream or database for data fields to be reported at the position associated with the selected extractable fields. C) The method of claim 2, wherein, i.) each of said plurality of reports has a report type and a report version and, ii.) said report format information further comprises a report type having associated therewith at least one report version, said method comprising the sub steps of: c.)analyzing said presented data stream or database for the report type and the report version of said first report; and, d.)retrieving from said extraction database said report field position of said at least two extractable fields associated with the report type and report version of said first report. D) The method of claim 2, wherein said data

stream or database includes at least two data field types, and, said method further includes the step of identifying at least two data field types in said presented data stream or database. E) The method of claim 2, wherein a method of defining an extraction database for use in extracting selected data fields from a data stream or database, said data stream or database including report code for reporting a plurality of reports having at least one of a plurality of report formats, said method comprising the steps of: i.) presenting a sample data stream including report code for a sample report having a sample report format, said sample report format including fields at characteristic report or print positions; ii.) searching said sample data stream for all fields to be reported in said sample report; iii.) presenting said fields on a display monitor as candidate fields for inclusion in said extraction database; iv.) providing means for a user to select at least two of said candidate fields as extractable fields; v.) storing the at least two candidate fields selected by the user together with the associated characteristic report position as an extractable field associated with said sample report format, thereby to form said extraction database. F) The method of claim 2, wherein a method of preparing a document for data extraction is provided comprising the steps of: i.) identifying in said document a plurality of groups of data; ii.)

assigning a characteristic signature to each group of said plurality; iii.) recording the position of each said signature; iv.) identifying at least two extractable fields in each said group; and v.) recording the position of each said extractable field relative to the signature of the respective group containing each said extractable field. G) The method of claim 2, which will be one or more of three prior art methods, to wit: parametric information extraction, (known as "PIE", and perhaps best seen in prior art including patent 4,965,763 to Zamora), or extraction from fixed-file positions if populated, and if data meets pre-established requirements, (as described in more detail in Illustrative Embodiments later), and/or Print/Report Stream File Extraction, wherein a method of locating a floating field in a data stream or database is provided, said floating field having a first fixed coordinate and floating in a second coordinate, comprising the steps of: i.) parsing said report data stream to find the coordinates of all text data fields included therein; ii.) partitioning the X and Y-axes of each element, section or page in said report data stream into intervals; iii.) defining an X-hash table and a Y-hash table for each element, section or page in said data stream, said X-hash table including cells corresponding said X-axis partitions and said Y-hash table including cells corresponding said Y-axis partitions; iv.) assigning each said text data field on

a file page to the X-hash table and Y-hash table for the file page based on the cells containing the X and Y coordinates of said data field; v.) identifying the cell containing said fixed coordinate of said floating field; and vi.) searching only said identified cell for said floating field. H) The methods of the above referenced claims, 2., A, through G., wherein this process occurs in governmental intake processing, at least two of the previously referenced extracted fields, predetermined by insurer and/or governmental regulation, shall be randomly assigned a random unique identifier (also assigned at random), from a pool of available random unique identifiers provided to said insurer and located in the extraction database. i.) This unique identifier, (to be referred to as the "UC" or "Unique Code" and it is a unique identifier that will never be reused), to then be recorded, as an individual file, which will also include these and other extracted fields regarding this transaction, in the first of two extraction databases. ii.) This process and the subsequent files collected to be referred to as "FEG" or "Front End Gleaner". iii.) Said files to be published at a time chosen by insurer and/or governmental entity with regulatory authority, to the present invention's dedicated database discussed in claim 5., following. I) The methods of the above referenced claims, 2. A through G, wherein this process occurs in governmental notification report-

ing and at least two or more extracted fields, predetermined by insurer and/or governmental jurisdiction, but in all cases, one of which shall be a "suspension", a "termination" or a "cancellation" status notification, (any of which are referred to as a "deactivation"), and one of which shall be either the registration number, the manufacturer's identification number, the policy number or the UC, shall be extracted and recorded as a separate file in this second extraction database. i.) This process and the results of said process, (the extracted files), shall be referred to as the "REG", or "Rear End Gleaner". ii.) Said files, along with files from "FEG" or "Front End Gleaner" as referenced above in 2. A through G, to be published at a time chosen by insurer and/or governmental entity with regulatory authority to the dedicated database mentioned elsewhere in these claims, (Abstract, and elsewhere), by the same means and processes as said government entity uses now or by similar methods of government entity's choice, including, but not limited to FTP, x.12, x.25 and similar electronic means and methods, to the previously referenced dedicated database. J) The methods of the above referenced claims, 2. A through I), wherein any and all process sites for government data remains at discretion of governmental entity, provided such site has the system software of the present invention. i.) Likewise, the government entity in-

volved, except for specific rights typically allowed or granted by government entity to insurer, and the insurer's subsequent choices regarding same, and except for the automatic assignment of unique identifier, maintains total control over the software, and, ii) governmental entity can activate or deactivate any automated element, and, iii.) governmental entity can operate any element in a manual mode at will, and, iv.) governmental entity can choose to send files to dedicated database referenced in 3. and 5., below or to another government entity by choice or requirement. In all cases, the present invention will extract data fields, assign unique identifiers, record suspensions, terminations and cancellations, and provide both reporting and access for same in the manner described previously in 2. A through I, except that the FEG and REG functions are combined. The present invention is not limited to use in any particular site or type of site but is applicable to all types of reporting regarding insurance.

[c3] 3. It is claimed that this present invention is a computer implemented method for accurately determining the presence or absence of insurance on an object of value comprising the alternative of data extraction and transmission at a site other than that of the insurer or government, but at the direction of either or both, and

which is comprised of: A) The method of claim 3, wherein, the electronic receipt of an insurer's or government entity's files directly from said insurer or government entity via FTP or other protocol or method utilized by said insurer or government. B) The method of claim 3, wherein, the use of a software system which both identifies the five digit NAIC, (National Association of Insurers) code, and/or the Federal two character State Code and retrieves from a "look up table", that specific insurer or government's chosen profile for processing and the maintenance of data according to said insurer's instructions and/or government regulations. C) The method of claim 3, wherein, the "gleaning" of said files in exactly the same manner as described previously in 1., A) through I), above, , except that the FEG and REG functions are combined. to wit: i.) The method of claim 3, wherein a software system element is provided which in turn provides a method of extracting selected data fields from a data stream, said data stream including code for providing a plurality of reports having at least one of a plurality of report formats, said method comprising the steps of: a.) providing an extraction database including report format information for at least one of said plurality of report formats, said report format information comprising at least two extractable fields having a data position associated therewith indicating the position at

which at least two extractable fields are provided in the corresponding report format; b.) presenting a data stream, which may be a file data stream or a print data stream and may be seen in either an active or inactive, (database) format. c.) analyzing said presented data stream for the presence of a first report having a first report format; d.) retrieving from said extraction database the report format information associated with said first report format; e.) searching said data stream or database for a data field to be reported or printed at the report or print position associated with at least two extractable fields in the retrieved report format information; and f.) extracting the contents of said data fields; g.) whereby the data fields available to be extracted from said data stream may be updated by updating said extraction database. ii.) The method of claim 3, wherein, a.) said report format information comprises a plurality of extractable fields and associated field positions, and, b.) said method further comprises the steps of selecting at least two extractable fields from said plurality of extractable fields, of which one is status and, c.) said searching step comprises searching said data stream or database for data fields to be reported at the position associated with the selected extractable fields. iii.) The method of claim 3, wherein, a.)each of said plurality of reports has a report type and a report version and,

b.)said report format information further comprises a report type having associated therewith at least one report version, said method comprising the sub steps of:
·analyzing said presented data stream for the report type and the report version of said first report; and,
·retrieving from said extraction database said report field position of said at least two extractable fields associated with the report type and report version of said first report. iv.) The method of claim 3, wherein said data stream includes at least two data file or stream field types, and, said method further includes the step of identifying said at least two data stream field types in said presented data stream or file. v.) The method of claim 3, wherein a method of defining an extraction database for use in extracting selected data fields from a data stream or file, said data stream or file including report code for reporting a plurality of reports having at least one of a plurality of report formats, said method comprising the steps of: a.) presenting a sample data stream or file including report code for a sample report having a sample report format, said sample report format including fields at characteristic report or print positions; b.) searching said sample data stream or file for all fields to be reported in said sample report; c.) presenting said fields on a display monitor as candidate fields for inclusion in said extraction database; d.) providing

means for a user to select at least two of said candidate fields as extractable fields, of which one is current status; e.) storing the at least two candidate fields selected by the user together with the associated characteristic report position as an extractable field associated with said sample report format, thereby to form said extraction database. vi.) The method of claim 3, wherein, a document of data extraction is created comprising the steps of: a.) identifying in said document a plurality of groups of data; b.) assigning a characteristic signature to each group of said plurality; c.) recording the position of each said signature; d.) identifying at least two extractable fields in each said group of which one is current status and; e.)recording the position of each said extractable field relative to the signature of the respective group containing each said extractable field. vii.) The method of claim 3, which will be one or more of three prior art methods, to wit: parametric information extraction, (known as "PIE", and perhaps best seen in prior art including patent 4,965,763 to Zamora), or extraction from fixed-file positions if populated, and if data meets pre-established requirements, (and as described in more detail in Illustrative Embodiments elsewhere in this document), and/or Print/Report Stream File Extraction, wherein a method of locating a floating field in a data stream or database is provided, said floating

field having a first fixed coordinate and floating in a second coordinate, comprising the steps of: a.) parsing said report data stream to find the coordinates of all text data fields included therein; b.) partitioning the X and Y-axes of each element, section or page in said report data stream into intervals; c.) defining an X-hash table and a Y-hash table for each element, section or page in said data stream, said X-hash table including cells corresponding said X-axis partitions and said Y-hash table including cells corresponding said Y-axis partitions; d.) assigning each said text data field on a file page to the X-hash table and Y-hash table for the file page based on the cells containing the X and Y coordinates of said data field; e.) identifying the cell containing said fixed coordinate of said floating field; and f.) searching only said identified cell for said floating field. viii.) The methods of the above referenced claims, 3, A, through G., wherein at least two of the previously referenced extracted fields, predetermined by insurer and/or governmental regulation, shall be randomly assigned a random unique identifier (also assigned at random), from a pool of available random unique identifiers and located in the extraction database. a.) This unique identifier, (to be referred to as the "UC" or "Unique Code" and it is a unique identifier that will never be reused), to then be recorded, as an individual file, which will also include these and other ex-

tracted fields regarding this transaction, and recorded in the extraction database(s). b.) This process is also simultaneously extracting data from other fields predetermined by insurer and/or governmental entity with regulatory authority, and shall extract at least two additional fields, one of which shall be a "suspension", a "termination" or a "cancellation" status notification, (any and all of which are referred to as a "deactivations"), and one of which shall be either the policy number, the manufacturer's identification number or the UC. c.) Said files to be made available to be published/distributed immediately. D) The method of claim 3, wherein, the provision and transmission of a file containing all original data, all gleaned fields, all status updates and all assigned UCs, if any, directly to said insurer or governmental entity, which previously provided said original file, along with confirmation numbers of the transaction, then followed by an additional transmission to ensure full and proper receipt of same. This provision and transmission of data to use the same method of original transmission from insurer or government involved unless otherwise directed by same, but shall be at least a secure transmission in all cases, (for example, HTTPS, never HTTP). E) The method of claim 3, wherein, as with Claims 1. J and 2. J, above, the methods of the above referenced claims, wherein any and all process sites for insurer or govern-

ment data remains at the discretion of said insurer or government, provided any such site has the system software provided by the present invention. i.) Likewise, the insurer, except for specific government regulated requirements, and the automatic assignment of unique identifier, maintains total control over the software, and, ii.) insurer and/or government can activate or deactivate any automated element, and, iii.) insurer and/or government can operate any element in a manual mode at will, and, iv.) insurer and/or government can send files to a dedicated database referenced herein or to a government entity by choice or requirement. In all cases, the present invention will extract data fields, assign unique identifiers, record suspensions, terminations and cancellations, and provide both reporting and access for same in the manner herein described.

[c4] 4. It is claimed that this present invention is a computer-implemented method for accurately determining the presence or absence of insurance on an object of value comprising the fourth step, which is the automatic forwarding of gleaned data and also the maintenance of gleaned data composed of the following elements: A) The method of claim 4, wherein, the present invention instantly forwards all extracted data fields required by both insurers and government entities with regulatory

authority regarding same and which includes all information to be printed on insurance identification documents, including the unique identifier assigned, (also called the "UC", or "Unique Code"), and all other fields required by insurers and government entities with regulatory authority, to the specific State government entities of the specific State government involved. B) The method of claim 4, wherein, the present invention instantly forwards all extracted data fields required by both insurers and government entities with regulatory authority regarding same and which includes all information to be printed on insurance identification documents, including the unique identifier, "UC", ("Unique Code" assigned), to the specific personalization company, (if any), responsible for the production of said vehicle insurance identification cards and/or other, related documents, as directed by insurer and/or governmental entity. C) The method of claim 4, wherein, the present invention instantly forwards all extracted data fields required to be maintained in the aforementioned dedicated database(s) and/or aforementioned dedicated partitioned database node(s) for later access using the UC to gain status information. This data, which is a subset of other data already gleaned, is to contain no personal details of any kind. Specifically, no name, address, telephone number, or vehicle particulars can be parsed and then maintained,

but instead, the manufacturer's identification number, policy number, NAIC code, (five digit code established by the National Association of Insurance Commissioners to identify insurers), the "UC", source identifiers and status character are all that is normally maintained. All such requirements to be established by insurer(s) and government entities with regulatory authority and system is to be open to inspection by said insurers and said government entities at any time to confirm such compliance. D) The method of claim 4, wherein, a module consisting of the following elements maintains data: i.) a dedicated, centralized computer system for storing data, and comprised of: a.) relational database software b.) a computer server or partitioned node of a government computer server dedicated to the sole purpose of hosting the aforementioned database. c.) a system of redundant databases on redundant computer servers and/or computer server nodes to ensure service and continuity of aforementioned database. d.) a system of routers and other telephony and computer interface and communications devices to ensure proper communications at all times. e.) A copy of present invention elements as described previously in 3. A through I, above). f.) Protocol and telephony software so as to interface with any possible computer protocol and telephony standards utilized by an insurer. g.) High-level encryption software capable

of protecting all data maintained. h.) Translator software so as to transform all data maintained into blind codes, and maintain as such except, when accessed, and translation from blind codes back into normal codes for use under the directions of insurers and government entities with regulatory authority. E) The method of claim 4, wherein, access to data is maintained on the previously referenced dedicated and secure server or partitioned government server node and supply of same in report format consisting of the following types: i.) Pre-established report formats and results of queries in said formats, accessible to insurers by use of access using various security measures and methods. ii.) "Wild Card" report formats and results of queries in said formats, accessible to insurers by use of access using various security measures and methods. iii.) Pre-established report formats and results of queries in said formats, accessible to government entities with appropriate authority by use of access using various security measures and methods. iv.) "Wild Card" reports formats and results of queries in said formats, accessible to government entities with appropriate authority by use of access using various security measures and methods. Except for use of the "UC", these elements, (4. E. i. through iv.) above), are prior art, yet the use of the "UC", ("unique code" the unique identifier), dramatically impacts access to and accuracy involv-

ing the above and the use of the "UC" in combination with this prior art is clearly part of the claims of the present invention.

[c5] 5. It is claimed that this present invention is a computer implemented method for accurately determining the presence or absence of insurance on an insured object of value, comprising the fifth step, which offers therefore, the following elements as a consequence of the aforesaid, which further differentiate it from prior art in that its unique identifier, (also known as "unique code" or "UC") enables: A) the method of claim 5, above, in which the present invention provides insurance verification via telephony or internet access at any time and to anyone without limitation because it is not limited in use to insurers or government agencies, but available to all, this access being safely enabled by its use of the aforementioned UC; B) the method of claim 5, above, in which the present invention is further distinguished by its ability to provide information on any policy without respect to insurer, location, jurisdiction, language, type of insured vehicle, time, and also the internal operations, software platform, and communications protocols used by insurers and/or governmental entities; C) the method of claim 5, above, in which the present invention is further differentiated in that it has no requirement to include names,

addresses, or other personal data of any kind so that privacy issues are fully supported and no person or group can be identified and targeted in any manner; D) the method of claim 5, above, in which the present invention is further differentiated in that it extracts and maintains status data without the requirement to utilize internet or telephony connections to check an individual insurer regarding a specific policy or group of policies and with the attendant privacy, connectivity, and security issues involved in such prior art; E) the method of claim 5, above, in which the present invention is further distinguished from prior art in that, extracting data from data streams or data sources and having no need at any time to pass firewalls and/or interface with insurer main databases, ("stacks"), it is non-invasive to said insurer databases. F) the method of claim 5, above, in which the present invention is further distinguished by the supply of its issued unique identifiers for use by insurers as binder numbers, (or referenced by binder numbers) so that, in combination with its unique on-line/real time reporting, policyholders and/or owners can immediately affect registration(s), purchase(s), sale(s) or other transactions desired without delay; G) the method of claim 5, above, which further distinguishes the present invention by the supply of its issued unique identifiers for use by insurers as binder numbers, (or referenced by binder

numbers), so that, in combination with its unique on-line/real time reporting, owners of the insured object of value can use same immediately in compliance with any regulations, legislation, contracts, or agreements that require such compliance; H) the method of claim 5, above, which further distinguishes the present invention by the supply of its issued unique identifiers for use by insurers as binder numbers, (or referenced by binder numbers), and also as the established means of access using same to insurance status information in future so that the failure to make a payment or other action that results in suspension, termination, or cancellation of a policy can be so reported and known the instant such action is determined and reported by insurer; I) the method of claim 5, above, which further distinguishes the present invention by the supply of its issued unique identifier, as the addition of only that number and a "toll free" number added to a printed document, thus allowing simple and accurate status verification, comprises a complete anti-fraud device; J) the method of claim 5, above, which further distinguishes the present invention in that, because of its use and more specifically the use of its issued unique identifier, the requirement to obtain and maintain large amounts of data does not exist, and, as a consequence file sizes are exceptionally small, so that response to the data maintained in the dedicated

database is almost instantaneous; K) the method of claim 5, above, which further distinguishes the present invention by its ability to provide accurate information regarding multiple insurers, (an individual insurer may be able to provide current, accurate status regarding their own policies, but can supply no such information about the policies of other insurers). This is accomplished by the method of this claim 5 in that the use of same instead of prior art, (VIN - vehicle identification number, policy number, registration number, etc.) ensures that data will be recorded and then used correctly, as it cannot change. L) the method of claim 5, above, which further distinguishes the present invention in its ability to provide accurate information regarding multiple insurers' policies and as such, this system is able to report to insurers in the event that a single insured item of value has two or more policies associated with it, as that may be determined to be a possible case of fraud. M) the method of claim 5, above, which provides for access by Interactive Voice Response System, ("IVRS"), a commercially available computer and telephony equipment and software system which enables any user with a telephone to access the previously referenced database of the present invention by use of an "800" telephone number, and upon hearing audio prompts, enter the unique identifier, whereupon, a response regarding status is pro-

vided. Except for use of the UC, this element is prior art, but the UC enables all users for the first time to accomplish this task in a safe, non-invasive manner. This, in turn means that anyone can use the present invention, not just law enforcement and insurers. N) the method of claim 5, above, which provides for access by Touch-Tone Response System, a commercially available equipment and software system; this enables any user with a touch-tone telephone to, upon hearing audio prompts, to first choose his or her preferred language, then prompts the user in chosen language if available, (or reverts to the use of English as default), to enter the unique identifier, (the "UC"), whereupon a response regarding status is provided in said language. Except for use of the UC, this element is prior art but the UC enables all users for the first time to accomplish this task in a safe, non-invasive manner. This, in turn means that anyone can use the present invention, not just law enforcement and insurers. O) the method of claim 5, above, which provides for access by internet, client-server and/or intranet using a computer. Web page access is fully enabled for infrequent users, APIs are provided for frequent users, while T1, SDSL and similar may be provided to and used by government entities and large insurers. Except for the use of the UC, this element is prior art but the UC enables all users for the first time to accomplish this task

in a safe, non-invasive manner. This in turn, means that anyone can use the present invention, not just law enforcement and insurers. P) the method of claim 5, above which provides for access via Java, XML, .NET, or other such portals for use by GPRS, CDPD, CDMA telephony, Cellemetry, Mobitext, GSM telephony, paging frequencies, or any other wireless protocols or technologies. Except for the use of the UC, this element is prior art but the UC enables all users for the first time to accomplish this task in a safe, non-invasive manner. This, in turn means that anyone can use the present invention, not just law enforcement and insurers.